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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT:

CUNNINGHAM

DOCKET NO.:

3201P2284

SERIAL NO:

09/777,353

EXAMINER:

FILED:

02/05/01

ART UNIT:

2161

TITLE:

AN APPLICATION AND PAYMENT DATABASE SYSTEM FOR

LENDERS AND BUILDERS AND A METHOD THEREFOR

Assistant Commissioner for Patents

for Patents Washington, D.C. 20231

Weiss, Moy & Harris, PC 4202 N. Brown Avenue Scottsdale, AZ, 85251

March 31, 2003

I hereby certify that on the <u>31st</u> day of March, 2003, this correspondence is being deposited with the U.S. Postal Service as first class mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231.

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GROUP 3600

INFORMATION DISCLOSURE STATEMENT

Dear Sir:

Pursuant to 37 C.F.R. §§ 1.56 and 1.97(b), Applicant brings to the attention of the Examiner the documents listed on the attached form PTO-1449 listing the following references. This Information Disclosure Statement is being filed before the mailing of the first

Office Action on the merits for the above-referenced application.

Accordingly, Applicant respectfully submits that no fee is due for filing this paper.

The listed references may be relevant to the prosecution of the subject application. Applicant respectfully requests that these references be considered and made of record.

No representation is made or intended as to the completeness of this list, nor is this submission of references an admission that these references are prior art or material to the subject application.

If there are any fees incurred by this Amendment Letter, please deduct them from our Deposit Account NO. 23-0830.

Respectfully submitted,

Jeffrey D. Moy Reg. No. 39,307

Attorney for Applicants

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S TATEMENT BY APPLICANT	First Named Inventor	CUNNINGHAM, PATRICK S.				
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First Named Inventor	CUNNINGHAM, PATRICK S.						
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Examiner Name							
Attorney Docket Number	3201P2284						

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Examiner Initials				Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear		
		6,385,5	94	·	Lebda et al.	05-07-2002]
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Unique citation designation number. ²See attached Kinds of U.S. Patent Documents. ³ Enter Office that issued the document, by the two-letter code (MPO Standard ST.3). 4 For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. 5 Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁸ Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.